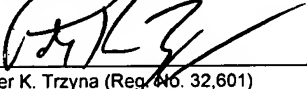


I hereby certify that this correspondence is being filed by depositing it in the United States Postal Service as first class mail in an envelope with sufficient postage and addressed to MS: No Fee Amendment, Commissioner of Patents, P.O. Box 1450 Alexandria, VA 22313-1450 on the date indicated below.

Date: August 21, 2007

Signed:   
Peter K. Trzyna (Reg. No. 32,601)

PATENT

Paper No.

File: GRAFF-US-04

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

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Inventor : GRAFF, Richard, A.  
Serial No. : 10/580,083  
Filed : 19 November 2004  
For : COMPUTER CONTROL OF NON-DEBT FUNDING  
SYSTEM FOR HOME FINANCE  
Priority Date : 21 November 2003

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MS: No Fee Amendment  
Honorable Commissioner of Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**TRANSMITTAL LETTER**

S I R :

Transmitted herewith for filing in the above-identified patent application are the following:

1. Preliminary Amendment.

**APPLICANT CLAIMS SMALL ENTITY STATUS.** The Commissioner is hereby authorized to charge any fees associated with the above-identified patent application or credit any overcharges to Deposit Account No. 50-0235.